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Annual Report

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Unemployment Compensation
Commission of Montana ★ Helena



Unemployment Insurance — How It Serves Business
Unemployment Compensation Division
Employment Service Division

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Unemployment Compensation Commission of Montana ★ Helena



Feb. 1, 1946

The Hon. Sam C. Ford
Governor of Montana
Capitol Building
Helena, Montana

Dear Governor Ford:

We have the honor to submit the Eleventh Annual Report of the Montana Unemployment Compensation Commission, for the fiscal year 1946-1947 with supplements to December 31, 1947.

We believe that this report reflects the work of this agency for the period. Part I is a statement about unemployment insurance that we think should be of wide interest. Parts II, III and IV, give an 11-year summary and the details of work of the two divisions of the agency.

Respectfully submitted
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Chairman

L. G. McNay

Commissioner

Carl Anderson

Commissioner

FOREWORD

Section 2 of the Montana Unemployment Compensation Law, "Declaration of Public Policy," is as follows:

"Economic insecurity due to unemployment is a serious menace to the health, morals, and welfare of the people of this State. Involuntary unemployment is therefore a subject of general interest and concern which requires appropriate action by the legislature to prevent its spread and to lighten its burden which now so often falls with crushing force upon the unemployed worker and his family. The achievement of social security requires protection against this greatest hazard of our economic life. This can be provided by encouraging employers to provide more stable employment and by the systematic accumulation of funds during periods of employment to provide benefits for periods of unemployment, thus maintaining purchasing power and limiting the serious social consequences of poor relief assistance. The legislature, therefore, declares that in its considered judgment the public good and the general welfare of the citizens of this State require the enactment of this measure under the police powers of the State for the compulsory setting aside of unemployment reserves to be used for the benefit of persons unemployed through no fault of their own."

Administration of the Montana Unemployment Compensation law by the Commission strictly follows the mandate of the state legislature as given above.

The Commission follows the policy of paying unemployment benefits wherever possible under the law, at the same time taking measures to protect the Unemployment Trust Fund from raids by undeserving unemployed.

Stabilization of employment is always urged on employers not only as a manifestation of good business, but as a contribution to society for the betterment of social conditions. A force for stabilization now exists in experience rating. Good employment practices will return to employers lowered unemployment taxes as favorable employment experience is built up over the years.

Finally, the Commission, provides a complete public employment service for the use of all citizens of the state as its contribution toward stabilization of employment by providing an agency to screen workers of all kinds in order to find the right man for the right job. Thus, one of the causes of unemployment, turnover resulting from poorly qualified personnel, may be remedied somewhat.

PART I

Unemployment Insurance—How It Serves Business

Unemployment insurance helps the American system of free enterprise run smoothly. It is a defense for business against a cut in buying power. It is the worker's first safeguard against insecurity when he loses his job.

Unemployment insurance does not create jobs or prosperity; only business and industry operating at high productive capacity can do that. But unemployment insurance gives both workers and employers a chance to get their bearings during critical economic periods. In this protective role, it plays a vital part in Montana's economy.

When lay-offs and unemployment occur, the economic shock hits employers in business and industry as well as workers. Such unemployment is often beyond the control of individual employers. Though careful planning on the part of employers can spread work over the year and provide more regularity of employment for many people, there is much unemployment that cannot be controlled by an individual. The lay-offs after the war were beyond any single employer's control. So was the unemployment problem of the depression years. Such situations call for state and federal action—and unemployment insurance is one step toward the solution of the problem.

Unemployment insurance cannot prevent unemployment, but it can prevent much of the misery caused by it. The benefits it provides help a worker hang on till he can get a break. He doesn't have to go deeply into debt or apply for relief. He can still buy groceries and pay his rent. Even though he is out of a job and looking for work, he has a feeling of self-respect because he is not dependent on charity. And that's important.

When large numbers of people are unemployed, the effects are felt by the entire community. Business suffers, for people have little money with which to buy food and pay for other goods. The taxpayer is burdened with heavier assessments to take care of destitute families. A downward spiral begins and a depression may set in. A few dollars in unemployment insurance at such a time are like an ounce of prevention, and are worth many more dollars spent for relief. Unemployment insurance helps to keep the economy healthy and to prevent serious complications from developing.

Since the program was started in this country, 11 years ago, millions of workers have been able to bridge the gap from job to job without suffering privation. Their benefit payments have gone largely into cash registers of grocery stores or to pay for rent or medicine or other necessities of life. The money brought a small measure of security to people when they most needed it—and it brought trade to business when trade was needed.

During the war, unemployment insurance served still another function—it helped prevent the scattering of skilled workers during temporary lay-off periods. Even though there was great demand for workers to produce guns and planes and tanks, people were often laid off because raw materials were short, because military requirements shifted, and because technological improvements in war production came swiftly.

In many cases, temporary lay-offs occurred. Employers expected to recall their workers, but could not foretell how many days or weeks the lay-offs would last. In such cases, unemployment insurance kept workers from leaving town to hunt for new jobs. It kept well-trained workers in the community, and employers could rehire them as soon as their plants reopened, instead of going through the long process of training new crews.

When the war ended late in 1945, about 35,000,000 workers were potentially eligible for unemployment insurance; almost \$7,000,000,000 was available in the state trust funds to pay benefits to workers who qualified for them. The unemployment trust funds increased, through taxes and interest, by \$1,100,000,000 in 1946, almost balancing the \$1,130,000,000 paid out in benefits to about 4,500,000 different individuals who received one or more benefit checks during that year. This was an average, nationally, of \$18.50 a week for 13.5 weeks for each beneficiary. In Montana from July, 1945 to June 30, 1946, the average payment was \$13.49.

Every state operates an unemployment insurance program under its own law, which conforms to the general provisions of the Federal Social Security Act. Montana passed its law in 1937 and first paid benefits in 1939. In 1946-47, \$931,000 was paid out in state unemployment compensation benefits to persons in this state. Unemployment insurance funds available for paying benefits on Dec. 31, 1947 amounted to about \$25,800,000.

That sum represents potential purchasing power in Montana. It means that if all the industrial workers in a town were laid off, their spending would not be cut down completely; unemployment insurance would fill part of the gap caused by lost wages.

Unemployment Insurance Today

In the 11 years since Montana's unemployment insurance law was passed, our country climbed out of a deep depression, when many people were jobless, to full war production, when few were unemployed and few unemployment insurance benefits were paid.

The years ahead may bring neither deep depression nor full employment, yet unemployment insurance will serve an important function even in a period not marked by crisis. In fact, it operates best when business runs smoothly.

The postwar period has shown industry catching up with back orders resulting from war scarcities; industry is also aiming to meet current demands. The future is expected to be one of considerable experimentation in industry, and this may mean temporary but frequent lay-offs.

Workers passing through a period of experimentation in job-finding want to retain as much as possible of their previous gains in wages and in skills. Regardless of what an unemployed person worked at, he is slow to accept a new job that falls far below his previous wages and skills. Even if refusal of such a job prevents him from getting unemployment insurance, the worker will usually prefer to use his savings or borrow in order to hold out for something better that might come along. Only when he and his family suffer will he finally accept work below the level of skill and wages he has attained.

A worker's reluctance to take a less desirable job is not due to unemployment insurance. In 1919, immediately after World War I, there was no unemployment insurance, yet workers stayed out of jobs and bargained for higher wages. It was part of the gradual readjustment from wartime business to peacetime conditions.

This process went on after VJ-day. The function of unemployment insurance in such a period is to help workers find the jobs they are best equipped to fill, without too great a cost to themselves and their families while they are looking. By so doing, unemployment insurance not only helps the worker and his family make the best possible adjustment, but also helps prevent loss of skills that may be greatly needed later. It is to the economic interest of the country as a whole, as well as to the interest of individual workers, that the millions of shifts in jobs should take place with the least possible waste of skills or reduction of earnings—and buying power.

Montana employers are free to choose their workers from among all who apply for jobs. Workers today, by means of unemployment insurance, have greater freedom of choice than workers had after World War I, when there was no unemployment insurance. This greater freedom of choice has valuable results for employers as well as for workers. The wider the area in which people can seek work, the better the chances employers have of finding top-notch workers.

Unemployment insurance keeps up morale among workers and in the communities where they live. If, as a result of lay-offs, a contagion of fear develops and spreads, more unemployment may result. Businessmen may feel that they must retrench and postpone plans to expand their establishments. By so doing, they fail to create jobs, and laid-off workers remain unemployed longer. This makes workers cut down their buying, and the downward spiral gets under way. In as much as unemployment insurance provides a feeling of security for workers, it helps business by keeping people in a confident mood for planning and buying and building.

How Unemployment Insurance Aids Free Enterprise It Meets the Costs of Unemployment in a Businesslike, Orderly Fashion

These costs are unavoidable and have to be met in some way—through public-relief programs or charity, or insurance. Unem-

ployment insurance is based on the sound principle of gathering funds in the good years and spending them in the lean years. The cost of unemployment is spread over a large number of people, and over a long period of time. In this way, individuals and society can carry it more easily.

It Helps Workers Adapt Themselves to Changing Business and Industrial Needs

If a plant shuts down temporarily, but will need its laid-off workers in the near future, unemployment insurance benefits tend to keep the skilled workers from scattering. This saves the employer the cost of training new persons to do the work. Of course, unemployment insurance is just one factor in the situation. Whether a worker stays or goes depends on conditions of work, wages, living arrangements, and so forth. But an unemployment insurance program makes it possible for him to stay, if he so desires.

On the other hand, it makes it easier for him to leave a community where job opportunities are scarce and go to another where there are openings for workers of his skill. Workers under the program are insured against complete loss of income when they are involuntarily unemployed, and generally are better able to take a chance on a job far from home. By providing greater freedom of choice in jobs, unemployment insurance makes the labor force more flexible, and thereby helps industry and business fill their varying needs for labor.

The law provides that every worker collecting unemployment insurance must register regularly for work at the employment service office. This means that employers have ready access to the working population. Without unemployment insurance, a free competitive system such as ours could not require jobless workers to register for work. The tie-in with unemployment insurance makes this registration acceptable and desirable. If unemployment insurance covered more workers—there are about 170,000 workers in this State, but only 120,000 work for firms that are covered by the law—and the total working population would be even more accessible to employers. Controls in the unemployment insurance program are designed to make sure that payments are made only to workers who are willing and able to work. Furthermore, payments are not high enough to discourage a worker's initiative or thrift for the payments are always substantially less than his weekly earnings. And there is a top limit of \$18 a week for benefits in this state, regardless of how much a worker earned.

It Conserves the Skills of Experienced Workers

The skills that workers have acquired are a national asset. Every effort should be made to maintain and use them fully. Only a short-sighted national and business policy would force skilled workers by means of economic necessity into blind-alley jobs where they would lose the skills that have cost their employers and the community hundreds of thousands of dollars in training time. Plant efficiency and national output depend largely on get-

ting workers into jobs where they can use their highest skills. Training is costly, both to the worker and the employer. Shifts in jobs should be accomplished with a preservation of skills and earning power.

It Promotes Free and Fair Competition Among Workers for Jobs

Unemployment insurance gives workers a chance to practice free enterprise as it applies to individuals. When a worker has a small income to tide him over a rough spot, he is not too hard-pressed for subsistence, but has some freedom of choice to test his ability and find the best opportunity available. A worker who finds a good job will be a better satisfied and more stable employee. He also will be able to maintain and improve his standard of living, and thereby will help the community and the state to go forward.

It Removes a Cause of Social Unrest

Democracy needs secure, informed citizens if it is to progress and endure. Insecure people are prey for dictators; their economic insecurity causes them to follow any leader who makes glib promises. A social security system substitutes hope and confidence for fear, and helps people to have and to hold, individually and collectively, the independence and freedom that is their right.

Unemployment Insurance in Montana

Who Is Insured?

Montana's law covers employers who hire one or more persons. In the second quarter of 1947, employers paid unemployment insurance taxes on the wage records of 120,000 workers. Farm workers, domestic workers, government workers, and workers in nonprofit organizations are not covered.

Who Is Eligible?

An unemployed worker must fulfill all of the following requirements in order to qualify for insurance: (1) He must have earned sufficient wage credits on a job covered by the Montana law; (2) he must be able to work and available for work; (3) he must register for work; (4) he must file his unemployment insurance claim regularly; (5) he must not refuse a suitable job; (6) he must not be directly engaged in a labor dispute; (7) he must not have left his job voluntarily without good cause, nor have been discharged for misconduct, and (8) he must be seeking work on his own. The Unemployment Compensation Commission decides whether the unemployed worker fulfills these requirements, and considers each case individually on its merits.

Waiting Period

Montana's law calls for a two-week waiting period for the unemployed worker, which means that it is three weeks before he is eligible for his first unemployment insurance check.

How Much Can Workers Receive a Week?

The weekly benefit amount a worker receives is geared to the amount of wages he earned in recent covered jobs. The minimum weekly payment is \$7 and the maximum weekly payment \$18 in Montana. Within the range of \$7 to \$18, the weekly benefit amount varies according to how much each claimant earned.

How Long Can Workers Receive Benefits?

Maximum duration of benefits is expressed in terms of the number of weeks during a benefit year that a claimant can draw unemployment insurance checks for total unemployment. The Montana law fixes maximum duration at 16 weeks.

How Much Can a Worker Receive in a Year?

Multiplication of the maximum amount a worker can receive each week by the maximum number of weeks he can receive it gives the highest total amount that a worker can draw in a benefit year. The total for a Montana worker is \$288.

Action for Employers

1. Report wage records of workers promptly and accurately.
2. Report any job openings in your establishment to the Montana Employment Service Office in or near your town.
3. Your interest and cooperation are welcome. For further information about the unemployment insurance program in Montana, inquire at any unemployment compensation office or write to the:

UNEMPLOYMENT COMPENSATION COMMISSION OF MONTANA

Box 1727

Helena, Montana

\$4.1 BILLION TO WORKERS

In the 9½ years since unemployment insurance has been payable under the Social Security Act—January 1, 1938 through June 30, 1947—workers have received \$4.1 billion in benefits for approximately 310,000,000 weeks of unemployment. During the same period, largely because of record employment and pay rolls during the war years, \$9.4 billion has been collected from employers, and, in a few States, from employees. About \$1.7 billion additional has accumulated from collections prior to 1938 (while reserves were being built up) and from interest on the reserve. As a result, the funds available for benefit payments have grown from \$1.1 billion at the end of 1938 to \$7.0 billion on June 30, 1947.

PART II

Unemployment Compensation Division

Introduction

Eleven years of operation and nine years of benefit payments under the Montana Unemployment Compensation Act of 1937 and three years under the Servicemen's Readjustment Act of 1944 reveal that more than \$21,487,150 has been poured out in benefits to civilian and veteran unemployed and veteran self-employed persons while at the same time contributions, interest on the fund, penalty and interest and benefit refunds from Montana employers and repayments to the state fund for readjustment allowances, and certifications have totaled about \$47,317,895.

At the end of business, December 31, 1947, the Unemployment Trust Fund of the state on deposit with the Treasurer of the United States stood at about \$25,800,000. This amount has been accumulating through the good years for use in the bad years when and if such years are ahead.

Further, about 5,000 employers of the state in 1947 have enjoyed, those eligible under the law, a reduction in taxes which should approximate about \$1,750,000 when the final returns are in. This reduction of taxes, the only reduction of taxes to Montana employers during 1947, was brought about by the adoption of a merit or experience rating amendment to the unemployment compensation law by the 1947 legislature. The amendment provided for a reduction in taxes to employers of about one-third on the basis of a three-factor plan based generally on pay roll variation, plus a second factor, age in business, and a third, percentage of chargebacks of benefits to contributions. A more complete discussion of this reduction of taxes will be found under section B. of this part.

TABLE NO. 1
Total Income from All Sources by Calendar Years

Year	Contributions	Int. on Fund	Repayments to State for Re- adjustment Al- lowances	Employer Penalties, Interest	Benefit Refunds
1936	\$ 539,593.54	\$ None	\$ X X X	\$	\$
1937	1,829,009.85	7,764.04	X X X		
1938	2,240,000.22	73,553.90	X X X	495.48	
1939	2,466,919.42	144,838.35	X X X	1,205.88	408.00
1940	2,791,948.63*	119,497.02**	X X X	423.45	2,495.82
1941	2,976,409.30	128,060.27	X X X	542.66	5,116.51
1942	3,391,542.12	156,988.68	X X X	2,092.95	3,982.60
1943	3,514,275.75	204,669.12	X X X	1,871.72	1,122.00
1944	3,500,018.64	259,517.01	3,940.00	396.40	425.00
1945	3,538,484.91	332,646.80	359,958.00	251.78	405.00
1946	4,329,729.68	378,171.34	4,461,385.00	187.14	1,143.00
1947	2,563,212.20	452,706.68	4,183,797.00	570.06	13,483.08
Totals:	\$33,681,144.26	\$2,258,413.21	\$8,909,080.00	\$8,137.32	\$28,581.01
Self-employed Allowances prior to Oct., 1946					\$2,432,540.00
GRAND TOTAL OF ALL INCOME					\$47,317,895.80

*\$1,186,104.06 transferred to Railroad Retirement Board.

**\$ 25,352.31 transferred to Railroad Retirement Board.

A. Civilian and Veteran Benefit Programs

Total benefits paid through the Commission to Montana civilian and veteran unemployed and veteran self-employed persons or paid by other states were larger in fiscal 1947 than in fiscal 1946 by nearly \$857,000. Benefit amounts totaled for 1946-47 about \$7,265,800 and for 1945-46 about \$6,409,100. Civilian unemployed benefits in 1946-47 increased slightly over those for 1945-46, but veteran unemployed allowances decreased slightly for the same period.

The main reason for the increase in total benefits was that benefits paid to self-employed veterans nearly doubled, from about \$1,501,100 to \$2,925,770.

Benefits paid to Montana workers by other states dropped about \$475,000 from \$1,101,500 for 1945-46 to \$626,500 for 1946-47. These figures are estimates based upon the number of compensable claims filed in Montana local offices against other states.

TABLE NO. 2
Disbursements and Certification of Payments for 11 Years
by Calendar Years

	CIVILIANS		VETERANS	
	State Unemployment Benefits	Unemployed Allowances	Payments Self-Employed Allowances Payments or Certified to U.S.	
1939*	\$ 764,880.00	x x x x x x x	x x x x x x x	
1940	3,147,254.07	x x x x x x x	x x x x x x x	
1941	2,550,570.53	x x x x x x x	x x x x x x x	
1942	1,224,808.50	x x x x x x x	x x x x x x x	
1943	108,497.00	x x x x x x x	x x x x x x x	
1944**	96,833.00	\$ 4,926.00	\$ 906.00	
1945	132,895.00	313,773.00	119,731.00	
1946	1,090,450.03	3,943,417.00	2,892,855.00	
1947	\$ 940,492.50	\$1,956,057.50	\$2,198,812.00	
Grand Total	\$10,056,680.63	\$6,218,173.50	\$5,212,304.00	
TOTAL—9 YEARS OF DISBURSEMENTS OR CERTIFICATIONS			\$21,487,158.13	
***TOTAL AMOUNT PAID [or Certified] to Veterans			\$11,430,477.50	

*Unemployment Compensation Commission began benefit payments on July 1, 1939

**Servicemen's Readjustment Act of 1944 became effective Sept. 4, 1944; under arrangement with the Veterans Administration, the Commission has administered Title V of the act since the effective date.

***Amounts paid reimbursed by Veterans Administration.

Shortly following the close of the fiscal year on June 30, 1947, unemployment continued to drop until it reached in October of 1947 the lowest point in peace-time history, about 1,300 of which more than 50 per cent were women and older persons, and veterans unable to get employment because of disabilities limiting the kind of work they could perform. Self-employed veterans were more numerous during this period than before or since that

time, probably reaching their peak of numbers in 1946-47, then declining as each either made good or dropped out of self-employment. Another factor affecting the drop in self-employed payments rises from the fact that there is a saturation point for such type of activity. From now on, self-employment claims from veterans should decrease as entitlement and opportunity diminish.

Nearly one-seventh of the total payments in all categories were paid to civilians and veterans in Silver Bow and Cascade counties, the balance being divided over the other 54 counties, in most cases, in proportion to the size of the county. Agricultural counties received proportionately more in payments principally because of the number of self-employed farmers in those counties, but in some cases this was balanced by the larger number of unemployed in the more industrialized counties.

The following table shows the distribution of payments for the two fiscal years:

Fiscal Year	To Civilians from Montana Funds	To Veteran Unemployed From Federal Funds	To Self-Employed Veterans from Fed. Funds	To Civilians from Funds of Other States	Totals
1946-47	\$931,034	\$2,871,105	\$2,925,767	\$ 626,500	\$7,265,798
1945-46	981,248	2,915,233	1,501,108	1,101,500	6,409,089
Change 46 to 47	+\$ 39,786	—\$ 44,128	+\$1,424,659	— 475,000	+ 856,709

1. Civilian Unemployed Benefits

The approach in the summer and fall of 1947 toward the lowest peace-time unemployment in the history of the state was definitely reflected in the amounts paid to civilian unemployed either from Montana funds or the unemployment funds of other states. This is best shown in the decline in payments from other state funds, as payments from Montana funds were practically the same for the two fiscal years.

Payments to Montana unemployed by those states in which Montana workers had earned wage credits dropped about \$475,000 indicating that many of these people had obtained employment or had exhausted benefits.

The trend in civilian payments is downward for the balance of 1947 and on into 1948, as the total number of unemployed persons week by week, especially after October, 1947, was 2,000 under the total for the same weeks a year ago. Thus, payments to civilian unemployed in fiscal 1947-48 should be materially under payments for 1946-47, provided that favorable employment conditions continue and the state does not suffer a weather setback.

2. Veterans Readjustment Allowances

Allowances to veteran unemployed under the Servicemen's Readjustment Act of 1944 during 1946-47 were substantially the same as for the previous year, about \$2,900,000 for each year. As mentioned above, payments to self-employed veterans under this

act nearly doubled for 1946-47, but present indications are that payments should return in 1947-48 to about the level of 1945-46 and continue to decline until the termination of benefits for nearly all veterans on July 25, 1949, under the act as it stood on January 1, 1948.

The major development in the administration of the act by the Commission for the Veterans Administration was the placing of a termination date of benefits for all but a few by the action of President Truman in terminating hostilities in World War II, effective as of July 25, 1947. This means that no benefits may be paid after July 25, 1949, to any veteran whose discharge is dated on or prior to the termination of hostilities. (This applies also to self-employed allowances.) A relatively few veterans will still be eligible after July 25, 1949 who served in the armed forces by reason of enlistment after Oct. 5, 1945 and whose discharge will occur after July 25, 1949, the act providing that entitlement terminates two years after discharge or cessation of hostilities, whichever is later. And, further, it provides that no allowances shall be paid in any event five years after the termination of hostilities, or July 25, 1952.

Generally speaking, veterans found employment readily in 1946-47 and since many of them were employed in seasonal work, filed for allowances in the off seasons, only to drop claims as soon as work opened up in the spring. The low unemployment level of 1947 will not be felt in statistics until the figures for fiscal 1947-48 are compiled next summer.

Self-employed allowances, however, show a completely different picture in that payments to veterans seeking to establish their own businesses nearly doubled for 1946-47 over 1945-46, as the veterans sought to establish themselves in business. Of course, 80 per cent of those filing for self-employed allowances were in the farm business in which income may accrue in a single month by the nature of the business.

It has been pointed out that there is a saturation point in self-passed. This was reflected in the number of payments made in the employment, and the Commission feels that the peak has been last six months of 1947 which are definitely under those for the same period in 1946.

The Commission wishes to point out further, that if the readjustment allowance program had not been in existence, the state would not have been able to recover from the war economy as quickly as it did, or for that matter even recover at all. Unemployed payments would then have come from civilian unemployment funds on the basis of frozen wage credits as provided by the state legislature. The fund today, more than \$25,800,000, is at this level for the reason that federal funds were provided for veteran readjustment.

The Commission feels that the purpose of the readjustment act has been perfectly demonstrated, that it served its purpose. Without such an act, it is doubtful that Montana would be enjoying its present high level of prosperity and employment, or

that it would have been able to hold the returning veterans and workers in the state.

Due tribute must be paid to the employers of the state who found it possible to absorb the great influx of man-power with the ending of the shooting war and the return of more than 60,000 veterans and about 20,000 civilians who worked in war industries on the coast and elsewhere.

B. Contributions

By law, the Commission is charged with the collection of an unemployment tax on employers of one-or-more workers who give employment in one day in any of 20 weeks or have a payroll of \$500 or more in a calendar year. Such taxes are called contributions and are placed in a separate fund, the Unemployment Compensation Fund on deposit with the Treasurer of the United States for use only in the payment of benefits to workers unemployed through no fault of their own. These collections are made by requiring the employer to file quarterly reports and pay such contributions as his payrolls and rate of taxation indicate on all wages up to \$3,000, over which figure taxes are exempt.

1. Collections for 1946-47

Collections for the fiscal year 1946-47 show an increase over the previous fiscal year in spite of the operation of an experience rating amendment to the law in the last two quarters of the fiscal year. The cause for the increase is seen in the increased employment for the period and higher wages and salaries.

Contributions collected for 1946-47 totaled more than \$4,161,000 as against 1945-46 collections of more than \$3,623,000. Further additions to the fund were made in 1946-47 by reason of interest earned on the fund amounting to slightly more than \$410,500 making a total of income from contributions and interest of about \$4,571,530.

Further income was added in repayments to the state of amounts paid to veterans for readjustment allowances.

2. Experience Rating

As a result of the operation of the experience rating amendment to the unemployment law, a reduction to employers of Montana in the calendar year 1947 is estimated to reach about \$1,750,000 on the basis of returns for the first two quarters of the year.

This reduction in contributions, figures around a 33 per cent reduction in overall contributions, as prescribed by law that the Commission maintain an average rate of about 1.8 per cent. Since fiscal 1947 included only two quarters of contributions at the new scale of rates, and since actual collections during this period were greater than for the previous period, the effect of experience rating on overall income at the moment be determined. Employment and economic conditions are on the upgrade. It should be two to four years before the full effect of the three factors affecting

the contribution rates will level off and the plan operate under what might be called normal conditions. At the moment, the average annual percentage payroll decline factor continues within narrow limits of percentage of decline in the three fiscal years used to establish the average. With payrolls up both in numbers of workers and rising wages and salaries, payroll declines tend to be fractional and many accounts figure in terms of less than one per cent of decline.

Further, with little unemployment as in the past year, percentage of benefits to contributions will be fractional, too. In spite of this, there will be for 1948 some movement from one rate to another, as preliminary figures for 1948 indicate.

The third factor, age in business, is stable for established employers. New employers, of course, automatically fall into the maximum rate group (2.7 per cent) until such time as these new employers qualify for rate reduction by having five years of employment experience before being eligible for consideration for rate reduction.

The Montana plan of experience rating is unique in that three factors of equal weight are considered, whereas in most states a single factor, usually chargebacks of benefits, is used. By combining these three factors, the Commission has found that a more equitable distribution of reduced rates is possible, and that the impact of a single factor on an employer's experience record is mitigated to the extent of giving him a chance to qualify for reduction of rate from more than one avenue of experience.

BENEFIT AMOUNT INCREASES

The average weekly benefit amount under state unemployment insurance laws was less than \$11 during the first three years of benefit payments, but more than \$18 in 1945 and 1946. Higher earnings but, more especially, changes in the benefit provisions of state laws have meant increased weekly benefits in every state. At the end of 1938, 48 states had a maximum weekly benefit amount of \$15 a week. Now all but three state laws provide a maximum weekly benefit amount of more than this amount and 37 states provide \$20 or more as a maximum. Many states have likewise increased the fraction of past wages used to compute the weekly benefit; four states, also, have joined the District of Columbia in providing additional allowances for claimants with dependents. Eleven states have maximums as high as \$25.

The length of the period for which workers may receive benefits has also been increased considerably in most states. Sixteen weeks or less was the maximum duration in all but six states in 1938. Now 42 provide a maximum of more than 16 weeks but only New York provides all eligible unemployed workers 26 weeks of benefits. In the year ended June 30, 1947, the average beneficiary received benefits for 12 weeks; more than a third exhausted their benefit rights.

COLLECTIONS BY CALENDAR YEARS

Year	Amount (To June 30, 1947)
1936 (Collected by Int. Rev.)	\$ 539,593.54
1937	1,829,009.85
1938	2,240,000.22
1939	2,466,919.42
1940	2,791,948.63
1941	2,976,409.30
1942	3,391,542.12
1943	3,514,275.75
1944	3,500,018.64
1945	3,538,484.91
1946	4,329,729.68
1947	776,908.50

Total Contributions Collected	\$31,894,840.56
Interest on Fund	\$1,930,741.35
Employers' Penalty & Interest	7,191.74
Employers' Penalty & Interest Collected During Fiscal Year	266.03
Outstanding Benefit Checks	1,951.00
	1,940,150.12

Total Net Income	\$33,834,990.68
Benefits Paid (July 1, 1939 to June 30, 1947)	\$9,760,078.05
Employers' Penalty & Interest Transferred to Administration Fund	266.03 9,760,344.08
FUND BALANCE as of June 30, 1947	\$24,074,646.60

Supplemental Statement, July 1 to December 31, 1947

Balance in Fund June 30, 1947	\$24,074,646.60
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RECEIPTS:

Contributions, Interest and Penalties	\$1,786,303.97
Interest on Fund	238,172.70
Income for Period	\$ 2,024,476.67

TOTAL RECEIPTS Plus June Balance	\$26,099,123.27
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DISBURSEMENTS:

Transferred to Railroad Retirement Board	12,353.71
(Summers Lumber Co. account authorized by 1947 Legisla- tive Assembly)	
Net Benefits Paid	292,312.50 304,666.21

BALANCE IN FUND on December 31, 1947	\$25,794,457.06
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FINANCIAL STATEMENT

July 1, 1946 to June 30, 1947

Balance in Fund June 30, 1946\$20,432,743.02

RECEIPTS:

Contributions\$4,161,026.43

Interest on Fund 410,504.10

4,571,530.53

Total Income \$25,004,273.55

DISBURSEMENTS:

Benefits Paid\$ 931,094.03

Less Benefits Refunded 1,467.08

Net Benefits Paid 929,626.95

BALANCE IN FUND June 30, 1947 \$24,074,646.60

Supplement, July 1 to December 31, 1947

Fund Balance on June 30, 1947 \$24,074,646.60

Collections July 1 to December 31, 1947 1,786,303.97

Interest on Fund 238,172.70

TOTAL NET INCOME \$26,099,123.27

Net Benefits Paid During Period\$292,312.50

Transferred to Railroad Retirement

Board 12,353.71

304,666.21

FUND BALANCE as of December 31, 1947 \$25,794,457.06

TABLE NO. 3

Changes in Subject Employers from Jan. 1, 1946 to Dec. 31, 1947

Quarter Ending	Changes of Ownership	Cancellations	Revivals	New Accts.	Balance
1946—January					8,955
March 31	382	144	130	201	9,142
June 30	462	179	239	506	9,708
Sept. 30	398	182	186	569	10,281
December 31	322	189	103	338	10,533
1947—March 31	334	203	87	388	10,805
June 30	481	220	165	403	11,153
Sept. 30	448	401	140	479	11,371
December 31	473	302	127	477	11,673
Totals	1,820	1,177	3,361		11,673
Net Gain from Jan. 1, 1946 to Dec. 31, 1947					2,718

TABLE NO. 4
COMPARATIVE STATEMENT OF NET COLLECTIONS
Deposited With State Treasurer as Shown By Official Receipts

Month	Year—	1940	1941	1942	1943	1944	1945	1946	1947
January	\$ 444,479.10	\$ 447,146.40	\$ 266,647.61	\$ 331,025.55	\$ 381,271.95	\$ 605,887.70	\$ 368,215.71	\$ 693,321.17
February	238,815.12	302,370.25	515,532.33	568,640.68	472,592.89	243,288.06	483,088.86	422,645.07
March	19,136.89	25,577.16	14,951.95	12,661.93	8,299.42	5,109.94	7,926.84	10,243.11
1st Quarter Totals	\$ 702,431.11	\$ 775,093.81	\$ 797,191.89	\$ 912,328.16	\$ 862,164.26	\$ 854,285.70	\$ 859,231.41	\$ 1,126,209.35
April	391,038.88	198,298.82	300,195.44	651,773.79	338,924.24	607,280.01	461,367.18	278,583.72
May	210,796.49	447,427.45	445,593.29	221,861.79	530,243.31	270,550.78	492,943.03	502,396.90
June	17,289.78	23,406.95	18,568.92	7,425.85	7,152.79	7,197.15	6,104.87	4,929.06
2nd Quarter Totals	\$ 619,125.15	\$ 669,133.22	\$ 764,357.65	\$ 881,061.43	\$ 876,320.34	\$ 885,027.94	\$ 960,415.08	\$ 785,909.68
July	427,319.08	212,698.24	527,406.69	302,611.81	618,428.87	652,131.41	666,171.16	412,408.21
August	232,310.51	449,234.95	264,146.41	580,552.99	273,480.77	247,544.92	398,893.39	436,255.29
September	12,137.09	15,927.04	14,769.78	9,464.29	7,176.75	5,735.85	13,725.80	10,502.82
3rd Quarter Totals	\$ 671,766.68	\$ 727,860.23	\$ 806,322.88	\$ 892,629.09	\$ 899,086.39	\$ 905,412.18	\$ 1,078,790.35	\$ 859,166.32
October	244,885.85	393,830.82	318,755.97	347,022.16	361,251.05	603,095.75	457,316.01	322,681.26
November	467,419.60	374,030.73	607,029.34	540,036.47	515,309.43	283,858.87	698,370.78	581,618.71
December	16,351.91	26,184.55	12,180.94	10,236.72	9,027.16	13,067.86	13,415.86	23,774.14
4th Quarter Totals	\$ 728,657.36	\$ 794,046.10	\$ 937,966.25	\$ 897,295.35	\$ 885,587.64	\$ 900,022.48	\$ 1,169,102.65	\$ 928,074.11
Yearly Totals	\$ 2,721,980.30	\$ 2,966,133.36	\$ 3,305,838.67	\$ 3,583,314.03	\$ 3,523,158.63	\$ 3,544,748.30	\$ 4,067,539.49	\$ 3,699,359.46

*Net Total 1937, 1938, and 1939: \$4,687,224.29 after deduction of \$1,049,648.09 to Railroad Retirement Board.

Total Net Collections through Dec. 31, 1947 \$33,148,944.62

TABLE NO. 5

Disposition of New and Continued Claims and Number and Amount of Benefit Payments by Months

FISCAL YEAR 1946-1947

	New Claims Allowed	New Claims Disallowed	Total New Claims	Ineligible or Void Claims	Waiting Period Claims	Compen- sated Claims	Total Continued Claims	Number First Payments	Number Payments Exhausted	Total Number Payments	Total Amount
1946—July	324	58	382	214	124	5,480	5,818	296	339	5,480	\$ 70,553.00
August	297	40	337	189	97	3,865	4,151	236	268	3,865	49,236.00
September	519	56	575	149	65	2,718	2,932	182	167	2,718	34,771.00
October	366	61	427	216	85	2,691	2,990	272	129	2,691	34,864.03
November	501	72	573	180	117	2,874	3,170	256	106	2,874	37,526.00
December	843	143	986	366	262	4,409	5,037	530	161	4,409	57,676.00
1947—January	1,598	254	1,852	686	341	6,929	7,956	1,007	178	6,929	91,911.00
February	1,365	143	1,508	670	339	9,009	10,018	1,292	160	9,009	118,401.00
March	930	76	1,006	517	298	11,085	11,900	929	205	11,085	146,237.00
April	786	74	860	364	191	9,380	9,939	687	285	9,380	137,885.00
May	507	51	558	349	100	6,141	6,608	442	295	6,141	90,265.00
June	291	54	345	225	106	4,231	4,573	229	225	4,231	61,709.00
Total	8,327	1,082	9,409	4,125	2,125	68,812	75,092	6,358	2,518	68,812	\$931,034.03
SUPPLEMENT											
1947—July	357	51	408	242	88	3,686	4,033	256	168	3,686	\$ 53,945.00
August	242	44	286	163	84	2,950	3,198	234	187	2,950	43,972.00
September	225	36	261	135	56	2,468	2,659	187	125	2,468	37,499.00
October	368	66	434	145	88	2,438	2,671	209	95	2,438	37,719.50
November	515	74	589	115	144	2,647	2,914	268	112	2,647	41,281.00
December	980	67	1,047	268	258	5,101	5,636	728	171	5,101	79,668.00
Total	2,687	338	3,025	1,068	718	19,290	21,111	1,882	858	19,290	\$294,084.50

TABLE NO. 6

Distribution of Civilian, Veterans Unemployed and Veterans Self-Employed Benefits and Allowances by Counties
For the Fiscal Year Beginning July 1, 1946 and Ending June 30, 1947

COUNTY	Civilian Unemployed No. of Weekly Payments	Veterans Unemployed No. of Weekly Payments	Veterans Self-Employed No. of Monthly Payments	Civilian Unemployed Amt. of Weekly Payments	Veterans Unemployed Amt. of Weekly Payments	\$	Veterans Unemployed Amt. of Weekly Payments	\$	Veterans Self-Employed Amt. of Monthly Payments	Total No. of Pay- ments Civilian, Veterans Unem- ployed & Veterans Self-Employed	\$	Total Amount of Payments Unem- ployed & Veterans Self-Employed	Estimated Amtl. Civilian Benefits Coming Into Mont. From Other States Where Claimant Earned Wage Credits	\$	Estimated Amtl. Civilian Benefits Coming Into Mont. From Other States Where Claimant Earned Wage Credits	\$	Grand Totals of All Benefits & Allowances Paid To Claimants
Beaverhead	515	1,813	154	7,088.00	36,177		15,023		2,482	58,288.00		58,288.00	5,000		5,000		63,288.00
Big Horn	403	1,093	1,093	5,601.00	32,511		105,358		3,126	143,470.00		143,470.00	3,000		3,000		146,470.00
Blaine	871	2,185	653	12,044.00	43,606		63,321		3,709	118,971.00		118,971.00	5,500		5,500		124,471.00
Broadwater	305	573	237	4,406.00	11,434		22,946		1,115	38,786.00		38,786.00	2,000		2,000		40,786.00
Carbon	2,148	4,094	793	31,903.00	81,449		76,142		7,025	189,494.00		189,494.00	14,500		14,500		203,994.00
Carter	2	621	583	30.00	12,418		55,990		1,206	68,438.00		68,438.00	500		500		68,938.00
Cascade	6,820	13,547	948	92,811.00	269,937		93,472		21,315	456,220.00		456,220.00	30,500		30,500		486,720.00
Chouteau	152	738	1,165	21,168.00	14,685		112,292		2,055	129,145.00		129,145.00	500		500		129,645.00
Custer	864	2,641	489	11,649.00	52,578		46,907		3,994	111,134.00		111,134.00	14,500		14,500		125,634.00
Daniels	93	853	313	1,330.00	17,016		30,607		1,259	48,953.00		48,953.00	1,000		1,000		49,953.00
Dawson	429	1,847	784	5,339.00	36,606		75,445		3,060	117,990.00		117,990.00	68,500		68,500		185,790.00
Deer Lodge	1,475	3,012	113	19,335.00	59,981		19,575		4,600	89,929.00		89,929.00	13,500		13,500		103,429.00
Fallon	250	979	409	3,319.00	36,960		39,209		1,638	62,103.00		62,103.00	2,000		2,000		64,103.00
Fergus	1,298	2,804	1,077	17,950.00	55,927		103,643		5,179	177,520.00		177,520.00	14,000		14,000		191,520.00
Flathead	6,447	9,236	880	90,605.00	184,251		85,048		16,563	359,904.00		359,904.00	60,000		60,000		419,904.00
Gallatin	1,713	3,515	748	21,628.00	69,943		72,426		5,976	163,997.00		163,997.00	15,000		15,000		178,997.00
Gardiner	36	395	414	115.00	7,887		40,032		845	48,334.00		48,334.00	500		500		48,834.00
Glacier	1,535	4,515	674	20,553.00	90,249		64,576		6,724	175,378.00		175,378.00	10,500		10,500		185,878.00
Golden Valley	22	378	192	2,950.00	7,560		18,439		1,562	26,249.00		26,249.00	1,000		1,000		27,249.00
Granite	222	480	120	3,138.00	9,570		11,887		822	24,401.00		24,401.00	8,500		8,500		32,901.00
Hill	913	2,120	893	12,003.00	42,785		86,903		3,927	141,051.00		141,051.00	500		500		141,551.00
Jefferson	460	1,357	226	6,472.00	22,059		21,043		2,703	59,186.00		59,186.00	1,000		1,000		60,186.00
Judith Basin	82	618	481	1,132.00	12,352		46,789		1,181	59,773.00		59,773.00	1,000		1,000		60,773.00
Lake	1,371	4,092	867	16,922.00	81,551		83,527		6,330	182,000.00		182,000.00	21,000		21,000		203,000.00
Lewis and Clark	2,173	6,155	534	29,652.00	122,124		51,460		8,862	203,236.00		203,236.00	18,000		18,000		221,236.00
Liberty	8	161	336	123.00	3,220		32,839		505	36,182.00		36,182.00	500		500		36,682.00

Lincoln	1,248	1,809	238	15,629.00	36,057	22,663	3,295	74,349.00	15,000	89,349.00
Madison	758	2,103	365	9,469.00	41,971	35,665	3,226	87,105.00	500	87,605.00
McCone	106	558	536	1,092.00	11,153	11,239	1,200	63,484.00	500	63,984.00
Meagher	82	239	136	1,167.00	4,764	13,088	457	19,019.00	500	19,519.00
Mineal	288	333	123	3,846.00	6,633	11,887	744	22,366.00	500	22,866.00
Missoula	2,193	5,984	422	30,222.00	118,920	41,299	8,599	190,441.00	40,000	230,441.00
Musselshell	2,539	7,000	291	14,936.00	50,589	27,580	3,874	93,105.00	8,000	101,105.00
Park	1,088	2,642	525	15,021.00	52,463	49,523	4,255	117,007.00	9,500	126,507.00
Petroleum	47	96	125	721.00	1,920	12,425	268	15,066.00	1,000	16,066.00
Phillips	1,079	1,897	970	13,889.00	37,859	93,136	3,946	144,884.00	13,000	157,884.00
Pondera	211	1,218	791	2,954.00	24,256	76,021	2,220	103,231.00	2,500	105,731.00
Powder River	22	442	379	3,100.00	8,837	36,513	843	45,660.00	1,000	46,660.00
Powell	470	1,288	182	6,278.00	25,711	17,263	1,940	49,252.00	3,500	52,752.00
Prairie	95	340	327	1,213.00	6,792	31,277	762	39,282.00	500	39,782.00
Ravalli	2,660	5,277	787	32,222.00	105,345	75,853	8,724	213,420.00	40,500	253,920.00
Richland	1,403	3,083	1,007	18,007.00	61,538	97,329	5,493	176,994.00	10,500	187,394.00
Roosevelt	521	3,794	988	6,763.00	75,698	95,001	5,303	177,462.00	7,000	184,462.00
Rosebud	292	1,345	673	4,006.00	26,873	64,683	2,310	95,562.00	2,000	97,562.00
Sanders	1,049	1,315	409	14,651.00	32,190	39,833	3,073	86,674.00	2,000	88,674.00
Sheridan	269	2,599	422	3,451.00	51,948	61,162	3,490	116,585.00	6,000	122,585.00
Silver Bow	12,846	21,206	972	174,102.00	423,151	16,354	34,233	613,607.00	110,000	723,607.00
Stillwater	109	590	564	1,431.00	7,784	54,038	1,063	32,453.00	500	33,453.00
Sweet Grass	213	739	161	2,997.00	14,697	15,205	1,113	32,969.00	500	33,469.00
Teton	358	1,633	850	8,628.00	32,914	82,258	2,841	119,700.00	3,500	123,200.00
Toole	656	1,341	483	8,997.00	26,726	47,082	2,480	82,807.00	3,000	85,807.00
Treasure	28	214	232	347.00	4,260	22,326	474	26,953.00	500	27,453.00
Valley	742	1,939	1,190	9,876.00	38,707	14,369	3,871	162,872.00	8,000	170,872.00
Wheatland	124	398	186	1,431.00	7,960	17,595	708	27,366.00	500	27,866.00
Wibaux	44	613	174	594.00	12,252	17,566	831	29,332.00	1,500	30,932.00
Yellowstone	3,338	4,904	1,252	46,292.00	97,517	120,050	9,499	263,859.00	23,000	286,859.00
TOTALS (Intrastate)	63,990	142,948	30,325	864,489.00	\$2,849,042	\$2,925,767	237,263	\$6,639,298.00	\$626,500	\$7,177,190.00
(Interstate)	4,822	1,105	None	66,545.03	22,063	None	5,927	88,608.03	-----	88,608.03
GRAND TOTALS	68,812	144,053	30,325	\$931,034.03	\$2,871,105	\$2,925,767	249,190	\$6,727,906.03	\$626,500	\$7,265,780.03

TABLE NO. 7

Claimants Exhausting Benefits For Fiscal Years 1939-1940 Through 1946-1947

Fiscal Years	New Claims Allowed	Number of Claimants Exhausting Benefits	Per Cent of Claimants Exhausting Benefits
1939-1940	27,385	9,578	35.1
1940-1941	26,557	10,543	39.7
1941-1942	16,805	5,668	33.1
1942-1943	2,234	664	29.7
1943-1944	1,110	193	17.4
1944-1945	765	216	28.2
1945-1946	9,875	1,772	17.9
1946-1947	8,327	2,518	30.2
Total for 8 Years	93,031	31,152	33.5

TABLE NO 8

Number of Initial Benefit Claims Received by Months

FISCAL YEAR 1946-1947						
	Original & New Claims		Additional Claims		Grand Totals	
	Total	Female	Total	Female	Total	Female
1946—July	370	155	213	82	583	237
August	318	124	244	91	562	215
September	608	361	211	72	819	433
October	392	163	225	79	617	242
November	668	175	378	73	1,046	248
December	983	112	414	82	1,397	194
1947—January	2,118	512	510	91	2,628	603
February	1,190	315	378	81	1,568	396
March	1,006	217	344	67	1,350	284
April	833	262	246	100	1,079	362
May	539	134	278	60	817	194
June	318	139	196	68	514	207
Total	9,343	2,669	3,637	946	12,980	3,615

SUPPLEMENT

1947—July	395	167	165	54	560	221
August	292	99	184	61	476	160
September	268	83	139	55	407	138
October	451	176	192	57	643	224
November	736	171	354	54	1,090	225
December	1,346	186	486	56	1,832	242
Total	3,488	882	1,520	337	5,008	1,210

Comparison:

1946-1947 ..	9,343	2,669	3,637	946	12,980	3,615
1945-1946 ..	11,344	2,413	1,927	492	13,271	2,905
1944-1945 ..	909	.....	257	.....	1,166	.....
1943-1944 ..	1,171	.....	163	.....	1,334	.....
1942-1943 ..	2,638	.....	794	.....	3,432	.....

TABLE NO. 9
Interstate Benefit Payments by States
FISCAL YEAR JULY 1, 1946 TO JUNE 30, 1947

State	No.	Amount	State	No.	Amount
Alabama			Missouri	160	2,428.00
Alaska	18	280.00	Nebraska	47	651.00
Arizona	72	1,082.00	Nevada	79	1,104.00
Arkansas	32	352.00	New Hampshire		
California	981	13,511.00	New Jersey		
Colorado	68	971.00	New Mexico ..	16	128.00
Connecticut	8	94.00	New York	62	672.00
Delaware	11	63.00	North Carolina ..	15	225.00
District of			North Dakota ..	227	2,822.00
Columbia	27	336.00	Ohio	27	354.00
Florida	14	137.00	Oklahoma	35	509.00
Georgia	11	118.00	Oregon	357	4,873.00
Hawaii			Pennsylvania ..	112	1,636.00
Idaho	388	5,233.00	Rhode Island ..		
Illinois	75	1,157.00	South Carolina ..		
Indiana	13	195.00	South Dakota ..	112	1,547.00
Iowa	54	615.00	Tennessee	18	260.00
Kansas	58	803.00	Texas	84	1,160.00
Kentucky			Utah	54	660.00
Louisiana			Vermont	1	17.00
Maine			Virginia	16	255.00
Maryland			Washington ..	784	10,928.00
Massachusetts ..			West Virginia ..	16	228.00
Michigan	66	937.00	Wisconsin	54	863.00
Minnesota	401	5,740.03	Wyoming	242	3,436.00
Mississippi	7	105.00	Total	4822	\$66,545.03

TABLE NO. 10.
Amount of Intrastate and Interstate Payments by Months
FISCAL YEAR 1946-1947

	Intrastate Benefit Payments	Interstate Benefit Payments	Grand Total Payments	Females Total Payments
1946—July	\$ 64,594.00	\$ 5,959.00	\$ 70,553.00	\$ 31,713.00
August	44,702.00	4,534.00	49,236.00	24,688.00
Sept.	32,194.00	2,577.00	34,771.00	17,458.00
October	32,827.00	2,037.03	34,864.03	16,508.00
Nov.	35,186.00	2,340.00	37,526.00	17,440.00
Dec.	53,537.00	4,139.00	57,676.00	20,727.00
1947—January ..	85,554.00	6,357.00	91,911.00	25,941.00
Feb.	110,581.00	7,820.00	118,401.00	30,613.00
March	136,608.00	9,629.00	146,237.00	38,952.00
April	128,275.00	9,610.00	137,885.00	42,479.00
May	83,910.00	6,355.00	90,265.00	39,819.00
June	56,521.00	5,188.00	61,709.00	31,447.00
Totals	\$864,489.00	\$66,545.03	\$931,034.03	\$337,785.00

SUPPLEMENT

	Intrastate Benefit Payments	Interstate Benefit Payments	Grand Total Payments	Females Total Payments
1947—July	\$ 49,175.00	\$ 4,770.00	\$ 53,945.00	\$ 29,027.00
August	39,560.00	4,412.00	43,972.00	24,943.00
Sept.	33,805.00	3,694.00	37,499.00	19,929.00
October	34,498.00	3,221.50	37,719.50	18,498.00
Nov.	37,155.00	4,126.00	41,281.00	18,708.00
Dec.	71,814.00	7,854.00	79,668.00	27,233.00
Totals	\$266,007.00	\$28,077.50	\$294,084.50	\$138,338.00

TABLE NO. 11

Interstate Claims by Months

(Claims Submitted by Unemployment Workers Through Other States)

FISCAL YEAR 1946-1947

	Initial Total	Claims Female	Continued Total	Claims Female
1946—July	74	25	518	215
August	58	34	438	215
September	49	21	312	180
October	57	28	277	143
November	117	42	410	243
December	133	46	543	248
1947—January	187	80	839	277
February	125	25	993	300
March	154	25	1,028	304
April	88	45	757	253
May	83	35	527	238
June	57	18	435	224
Totals	1,182	424	7,081	2,840

SUPPLEMENT

1947—July	64	26	402	204
August	76	36	370	195
September	49	19	320	184
October	93	38	337	169
November	125	45	459	202
December	209	56	821	305
Total	616	220	2,709	1,259
Comparison:				
1946-1947	1,182	424	7,081	2,840
1945-1946	1,031	346	6,596	2,258
1944-1945	73	.....	474	.....
1943-1944	140	.....	899	.....
1942-1943	351	.....	3,304	.....

TABLE NO. 12

Distribution of Number of Individuals by Sex and Months Who Drew Civilian Unemployment Compensation in the
Fiscal Year 1946-1947

	Total No. of Individuals	Number of Males	Number of Females	Ratio of Females (%) to Total Individuals	Total Number of Payments	Total Number Payments to Females	Amount of Payments	Amount Paid to Females
1946—July	1,723	898	825	47.9	5,480	2,774	\$70,553.00	\$31,713
August	1,243	591	652	52.5	3,865	2,131	49,236.00	24,688
September	948	462	486	51.3	2,718	1,481	34,771.00	17,458
October	916	464	452	49.3	2,691	1,396	34,864.03	16,508
November	924	489	435	47.1	2,874	1,447	37,526.00	17,440
December	1,587	1,051	526	33.1	4,409	1,749	57,876.00	20,727
1947—January	2,448	1,747	701	28.6	6,929	2,183	91,911.00	25,941
February	3,145	2,233	912	28.0	9,009	2,612	118,401.00	30,613
March	3,311	2,340	971	29.3	11,085	3,298	146,237.00	38,952
April	3,235	2,164	1,071	33.1	9,380	3,268	137,885.00	42,479
May	2,076	1,150	926	44.6	6,141	3,040	90,265.00	39,819
June	1,345	607	738	54.9	4,231	2,404	61,709.00	31,447
Totals	22,901	12,901	10,000	46.7	68,812	27,753	\$931,034.03	\$337,785
SUPPLEMENT								
1947—July	1,178	514	664	56.4	3,686	2,178	\$53,945.00	\$29,027
August	1,000	412	588	58.8	2,950	1,811	43,972.00	24,943
September	847	375	472	55.5	2,468	1,414	37,499.00	19,929
October	788	382	406	51.5	2,438	1,293	37,719.50	18,498
November	966	516	450	46.6	2,647	1,316	41,281.00	18,708
December	1,741	1,147	594	34.1	5,101	1,916	79,668.00	27,233

TABLE NO. 13

Veterans Unemployed Allowances

Initial, Additional and Continued Claims Received and Amounts by Months
Fiscal Year 1946-1947

	Initials & Additional Received	Continued Received	Number of Individuals Drawing Checks Total	Number of Individuals Drawing Checks Females	Number of Checks Issued	Amount of Checks Issued
1946—July	1,941	16,385	5,227	227	16,386	\$326,491
August	1,743	11,671	3,948	215	11,303	225,256
September	1,728	9,648	3,506	181	9,411	187,707
October	1,219	7,159	2,514	138	6,915	137,842
November	2,296	8,478	2,850	127	7,716	154,516
December	2,873	14,045	4,652	128	13,984	278,991
1947—January	3,100	19,816	6,090	126	19,473	388,556
February	1,980	19,297	6,180	108	19,016	378,649
March	1,711	20,331	5,914	105	19,377	386,289
April	1,118	12,052	4,281	101	12,305	245,219
May	727	5,265	1,924	99	4,854	96,707
June	941	3,288	1,502	132	3,259	64,882
Totals	21,377	147,435	-----	-----	143,999	\$2,871,105
SUPPLEMENT						
1947—July	656	3,400	1,498	106	3,245	\$64,573.00
August	599	2,378	866	72	2,351	46,808.00
September	581	2,401	910	59	2,310	45,987.00
October	541	1,757	629	50	1,667	33,197.00
November	1,416	2,751	1,133	48	2,584	51,469.00
December	2,178	8,119	2,558	51	7,719	153,721.50
Totals	5,971	20,806	-----	-----	19,876	\$395,755.50

TABLE NO. 14

Appeals and Disposition in Fiscal Year 1946-1947
Civilian Unemployed; Veterans Unemployed
and Veterans Self-Employed

CIVILIAN UNEMPLOYED				
Issue	Number of Cases	Appeals Sustained	Appeals Not Sustained	Withdrawn
Suitable Work	10	5	4	1
Voluntary Quit	4	2	2	---
Misconduct	1	---	1	---
Labor Dispute	6	3	---	3
Unable or Not Available	11	6	3	2
Employed	1	---	1	---
Other Remuneration	1	1	---	---
Totals	34	17	11	6
VETERANS UNEMPLOYED				
Claims and Registration	2	1	1	---
Suitable Work	21	10	11	---
Voluntary Quit	2	---	2	---
Labor Dispute	5	4	1	---
Unable or Not Available	9	3	6	---
Partial Unemployment	1	---	1	---
Other	2	1	---	1
Totals	42	19	22	1
VETERANS SELF-EMPLOYED				
Self-Employed	11	6	1	4
Totals	11	6	1	4
GRAND TOTALS	87	42	34	11

TABLE NO. 15
NUMBER OF CHECKS AND AMOUNT OF PAYMENTS FOR FISCAL YEAR 1946-1947 BY INDUSTRIAL GROUPS FOR SELF-EMPLOYED VETERANS

	Agriculture & Forestry	Mining	Contract Construction	Manufacturing	Transportation, Communication,	Wholesale & Retail Trade	Finance, Insurance & Real Estate	Service Industries	Establishments, Not Elsewhere Classified	TOTAL by Six Month Periods
JULY 1, 1946 through DECEMBER 31, 1947	CHECKS..... 13,310 AMOUNT..... \$1,307,738	248 24,488	274 26,836	340 33,220	72 6,915	377 34,941	24 2,347	450 42,051	173 16,405	15,268 \$1,494,941
JANUARY 1, 1947 through JUNE 30, 1947	CHECKS..... 12,819 AMOUNT..... \$1,217,810	158 14,914	276 26,350	439 42,331	211 19,902	513 48,307	17 1,552	532 50,571	95 9,089	15,060 \$1,430,826
FISCAL, 1946-1947	CHECKS..... 26,129 AMOUNT..... \$2,525,548	406 39,402	550 53,186	779 75,551	283 26,817	890 83,248	41 3,899	982 92,622	268 25,494	30,328 \$2,925,767

PART III

Montana State Employment Service Division

On November 16, 1947, the state welcomed back to its control the Montana State Employment Service as a result of Congressional action returning to the states the employment service from federal jurisdiction transferred there by request of President Roosevelt in January of 1942 as a war emergency measure. Since November 1947, then, the employment service has been operated as a division of the Commission. This work is carried on in co-operation with the United States Employment Service of the Department of Labor.

A. Operation of the Employment Service

Without a break, the services performed by the state office of the United States Employment service were continued when the USES-State movement was made. All of the employees of the state office and the local offices returned to the state payrolls with a few exceptions, and without loss of merit or pay status. Minor difficulties were quickly ironed out.

As a result of the smoothness with which the change-over was made, 1947 was a banner year for the service, in that it showed an increase of 5,380 placements over 1946. This in part was caused by the highest peace-time employment in the history of the state and in part by the greater integration of the work of the unemployment compensation division and the employment service division under a single head or commission. In 1946, 22,760 placements were made, while in 1947, 28,140 jobs were found for applicants. (See Tables 16 and 17.)

Special emphasis was placed during the year on veteran placements, more than 12,280 being found jobs, just under one-half of all placements. Of all placed, 3,445 were farm placements made since July 1, 1947 under agreement with the Montana Extension Service.

On an industry basis, the greatest number of placements was made in contract construction, 5,916; next was in manufacturing plants in the state, 5,137; and third, in wholesale and retail trade, 4,084 placements were made.

On a basis of classes of work, unskilled and other workers totaled 14,179, slightly more than 50 per cent of the total. Service industries absorbed 2,934 workers placed by the service; semi-skilled jobs were found for 2,763; clerical and sales, 2,359; skilled, 2,330, and professional and managerial, 131.

One of the functions of the Employment Service is the placement of handicapped applicants, both veteran and civilian. In

this field, 965 handicapped persons were found jobs, which is slightly more than 3 per cent of all placements. At all times, the service works to place handicapped persons on jobs.

Another function of the service is the employment counseling program. Nearly 4,000 counseling interviews were held by commission personnel in the local offices, many of them with handicapped persons. In this program, an attempt is made to help the applicant help himself by every means at the disposal of the interviewer. These interviewers are specially trained to perform this vital function of the service.

All of the services of the Employment Service are performed in the 39 local offices scattered strategically around the state. It is the policy of the Commission to render service everywhere in the state consistent with good administration and funds available. Trained personnel, many of them veterans of the employment service, are in charge of each office, assisted by other veteran workers and newer people.

B. Farm Placement Program

As of January 1, 1948, the Commission resumed jurisdiction over farm placements in Montana. The Commission since July 1, 1947 through agreement with the Montana Extension Service had full administration of farm placements in 10 counties and working agreements with county agents in other counties. Through these efforts the Commission was responsible for the placement of 3,445 farm laborers in the six-month period.

Plans for 1948 in the administration of the program include hiring of trained farm placement men from the ranks of extension service people, a coordinated state-wide recruitment and placement program, and through the 39 local offices of the Commission complete coverage for the wants and needs of farm employers and farm workers.

The work is under the direction of a farm placement supervisor working with the Montana State Employment Service director at all times. Area field men will devote much of their time to contacting farm and ranch employers, in recruiting and locating farm labor, and in other activities promoting the program. These men will also be trained in other duties of local office personnel.

UC AIDS IN RECONVERSION

In the early months of 1942, while the country was converting to war production, the program enabled the nation's skilled labor force to stand by until their plants could be geared to war production. Unemployment insurance played an even more significant role immediately after VJ-day as the country reconverted from a war to peacetime economy. In the year ending June 30, 1946, more than 10 million initial claims were filed and more than 5 million workers received benefits, a record for any fiscal year. In the fiscal year ended June 30, 1947, 4.1 million workers drew one or more benefit checks, a smaller number than during the last pre-war fiscal year which ended June 30, 1941.

TABLE NO. 16

Summary of Local Office Activities for 1947

39 LOCAL OFFICES

ACTIVITIES:	Total	Jan.	Feb	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
RECEPTION CONTACTS	517,912	54,159	58,508	54,042	49,925	39,942	39,962	38,407	37,097	34,215	31,946	37,763	41,846
NEW APPLICATIONS	21,471	3,862	2,632	2,278	1,473	980	1,162	1,131	994	1,018	1,158	1,982	2,701
APPLICANT INTERVIEWS	100,380	5,541	5,739	5,866	6,216	5,219	5,997	6,921	10,141	11,044	10,490	13,591	13,615
TOTAL REFERRALS	46,236	2,134	2,469	2,436	3,697	4,084	3,811	5,258	5,705	4,861	5,234	4,374	2,173
NONAGRICULTURAL	40,911	2,134	2,469	2,436	3,697	4,084	3,811	3,773	4,016	4,144	4,227	4,064	2,056
AGRICULTURAL	5,325							1,485	1,869	717	1,007	310	117
TOTAL PLACEMENTS	28,141	1,141	1,346	1,476	2,279	2,602	2,325	3,438	3,553	3,076	3,201	2,376	1,328
NONAGRICULTURAL	24,696	1,141	1,346	1,476	2,279	2,602	2,325	2,513	2,413	2,661	2,509	2,171	1,260
AGRICULTURAL	3,445							925	1,140	415	692	205	68
COUNSELING INTERVIEWS	3,924	80	93	117	137	202	104	240	470	474	530	759	718
EMPLOYER VISITS	847	1,024	1,024	1,138	1,257	1,456	1,631	1,669	2,050	2,082	2,061	2,019	1,642
ACTIVE FILE	18,876	10,108	10,587	10,639	7,069	3,973	3,332	2,767	2,358	2,261	2,244	3,818	6,204
OPENINGS RECEIVED	31,528	1,247	1,590	1,740	2,691	2,781	2,270	4,057	4,141	3,802	3,301	2,410	1,508
VETERAN ACTIVITIES:													
NEW APPLICATIONS	9,258	1,906	1,230	1,139	587	356	501	426	362	359	374	820	1,198
APPLICANT INTERVIEWS	47,086	2,904	2,861	3,069	2,947	2,430	2,835	3,018	5,100	4,866	4,262	6,171	6,623
LOCAL REFERRALS	20,830	994	1,135	1,231	1,847	1,885	1,756	2,216	2,553	2,259	2,227	1,899	828
NONAGRICULTURAL	19,084	994	1,135	1,231	1,847	1,885	1,756	1,830	1,942	1,979	1,927	1,772	786
AGRICULTURAL	1,746							386	611	280	300	127	42
LOCAL PLACEMENTS	13,177	503	629	758	1,189	1,252	1,128	1,537	1,645	1,482	1,385	1,110	559
NONAGRICULTURAL	12,021	503	629	758	1,189	1,252	1,128	1,265	1,254	1,313	1,153	1,042	535
AGRICULTURAL	1,156							272	391	169	232	68	24
COUNSELING INTERVIEWS	2,515	71	71	89	98	166	66	155	298	292	301	461	447

TABLE NO. 17

Summary of Local and Order-Holding Office Placements For 1947 39 LOCAL OFFICES

	Total	Jan.	Feb	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
TOTAL PLACEMENTS	28,141	1,141	1,346	1,476	2,279	2,602	2,325	3,438	3,553	3,076	3,201	2,376	1,328
AGRICULTURAL	3,445	1,141	1,346	1,476	2,279	2,602	2,325	3,438	3,553	3,076	3,201	2,376	1,328
NONAGRICULTURAL	24,696	1,141	1,346	1,476	2,279	2,602	2,325	2,513	2,413	2,661	2,509	2,171	1,260
FORESTRY & FISHING	244	4	125	101	70	84	5	54	47	33	46	13	7
MINING	1,077	101	125	101	70	84	100	93	63	70	86	107	68
CONTRACT CONSTRUCTION	5,916	167	191	232	629	765	688	669	613	633	679	457	251
MANUFACTURING	5,137	291	313	218	326	449	365	685	612	662	594	422	200
INTERSTATE RAILROADS	2,187	104	147	151	256	187	212	685	163	192	195	246	126
OTHER PUBLIC UTILITIES	691	47	26	50	72	40	61	27	175	101	101	89	33
WHOLESALE & RETAIL TRADE	4,084	192	208	272	338	371	330	384	363	541	388	446	251
FINANCE, INS., REAL ESTATE	184	15	18	11	16	14	9	6	22	18	31	15	9
SERVICE (EXC. PRIVATE)	2,398	125	168	168	250	202	211	237	247	188	235	200	167
PVT. HOUSEHOLDS	1,245	28	56	72	130	167	116	94	112	146	130	130	53
REG. GOV'T. ESTABL.	1,309	47	76	151	153	258	199	100	81	66	79	46	53
SPECIAL GOV'T. PROJECTS	33	2	0	2	5	6	10	2	0	---	---	---	---
ESTABLISHMENTS N.E.C.	191	18	17	40	25	42	19	17	10	2	---	1	---
MAJOR OCCUPATIONAL GROUPS*													
PROF. & MANAGERIAL	131	17	16	22	15	11	5	7	9	9	12	3	5
CLERICAL AND SALES	2,359	155	197	184	225	235	206	145	220	225	217	189	161
SERVICE	2,934	108	138	218	257	308	267	280	267	286	267	312	226
SKILLED	2,330	205	191	197	203	228	196	165	189	177	216	216	147
SEMI-SKILLED	2,783	96	124	89	280	447	*261	291	234	396	243	203	99
UNSKILLED AND OTHERS	14,179	560	680	766	1,299	1,373	1,390	1,625	1,494	1,568	1,554	1,248	622
SELECTED GROUPS*													
SHORT TERM	3,762	153	137	180	342	410	305	341	389	417	382	443	263
WOMEN	3,381	174	223	234	277	308	301	308	298	318	365	321	254
VETERANS	12,282	564	687	790	1,213	1,262	1,129	1,268	1,262	1,330	1,170	1,090	547
HANDICAPPED	965	48	53	61	84	108	81	81	79	101	136	79	54

* Non-Agricultural only.

PART IV

Administration

Administration of the unemployment compensation and employment service programs is financed by federal funds for the most part. These funds come from three sources in the federal government: the Social Security Administration, the Department of Labor, and the Veterans Administration. A small state fund is provided by the state legislature each year in addition to the federal funds.

A. Administration Costs

Expenditures for the fiscal year 1946-47 for administrative costs are shown in the table below. This is a pooled costs statement. Roughly, budgeted funds are divided 70 per cent for unemployment compensation and veterans, and 30 per cent for the employment service. Expenditures also follow this breakdown.

It will be noted that expenditures for 1946-47 are more than double those for the previous fiscal year. Since 1945, the activities of the agency have increased in direct relation to the job of handling thousands of civilian and veteran claimants following the end of the war. In November of 1947, the agency resumed operation of the state employment service which accounts for the greatest increase in administrative costs. Expansion of services including the farm labor program and the addition of experience rating accounts for the rest of the increase.

B. Personnel

As of Dec. 31, 1947, the Commission payroll listed 227 full-time workers carrying on the agency's business. Included in the period from July 1, 1946 to Dec. 31, 1947, were two compensation plan upward adjustments as the agency sought to put its employees on comparable pay levels with other state agencies, and for the purpose of meeting the continually rising cost of living. Without such increases, the agency would not have been able to retain competent and experienced personnel to carry on its highly specialized type of work.

With the addition of the farm labor placement program on January 1, 1948, additional personnel was hired to assist in this work. These people came from the ranks of the Montana State Extension Service from which the program was transferred. The program was transferred to the federal government in 1942 as a war-time measure.

Also eight part-time workers were employed in January to

perform the agency's work in several communities not now serviced by a local office.

ADMINISTRATIVE EXPENDITURES

Fiscal Year July 1, 1946 to June 30, 1947

and Supplement

	Fiscal 1946-47	July 1 to Dec. 31, 1947	Fiscal 1945-46
Personal Services	\$405,798.43	\$254,399.47	\$178,548.34
Supplies	21,582.35	10,000.08	14,945.69
Communications	6,309.19	4,795.23	2,601.01
Travel	31,765.68	22,330.57	15,608.73
Rent of Premises	15,236.33	11,956.50	21,633.00
Equipment	10,761.03	7,110.85	9,431.80
Other Current Expenses	35,454.38	27,306.08	16,377.22**
	-----	-----	-----
Totals	\$526,907.39	\$332,241.29	\$259,145.79
Joint Merit System	4,770.38	5,657.49*	-----
	-----	-----	-----
	\$531,677.77	\$337,898.78	\$259,145.79

*Refunds due from Board of Health and Department of Public Welfare for their share of Merit System expenses.

**Includes share of Joint Merit System operation.

35 MILLION EARN WAGE CREDITS

In 1946 almost 44 million workers earned wages in employment covered by state unemployment insurance laws, and about 35 million earned enough to qualify for benefits should they become unemployed. By contrast, when 22 states began to pay unemployment insurance in 1938, only 27.5 million workers had earned wages in covered employment. During the last months of 1937, business had begun to decline and unemployment to spread. The states were faced not only with difficulty of inaugurating a new program, but also with an unexpectedly heavy initial claims load. In 1938, more than 9 million workers filed initial claims in the 31 states which paid benefits some time during that year. By July 1939, all 48 states, Alaska, Hawaii, and the District of Columbia were paying benefits. Within two years after the passage of the Social Security Act, all 51 jurisdictions had enacted unemployment insurance laws. In each state, contributions were collected for two years before benefits became payable.

PART V

Appendix

TABLE NO. 18

National Summary of Data on Unemployment Insurance Operations—1946
[Corrected to July 29, 1947]

ITEM	1946
Covered employment and wages: ¹	
Estimated workers with wage credits (in thousands)	² 43,700
Average Monthly employment (in thousands)	29,658
Total wages in covered employment (in millions)	\$71,909
Taxable wages in covered employment (in millions)	\$62,091
Subject employers as of December 31 (in thousands)	1,224
Claim and benefit activities:	
Total number of initial claims (in thousands) ³	9,844
New claims (in thousands)	6,993
Additional claims (in thousands)	2,850
Estimated number of different beneficiaries (in thousands) ⁴	4,468
Average weekly number of beneficiaries (in thousands)	1,150
Weeks compensated, all unemployment (in thousands)	59,811
Average weekly benefit amount for total unemployment	\$18.50
Average actual duration of benefits, in weeks ⁵	13.4
Ratio of persons exhausting benefits to 1st payments (percent)	38.2
Total benefits paid (in millions)	\$1,095.5
Interstate benefits paid (in millions)	\$89.9
Ratio of benefits to collections (percent)	120.1
Financial data:	
Average rate of employer contributions (percent) ⁶	
For the United States	⁷ 1.4
For State operating under experience rating	⁷ 1.3
Number of States with experience rating in effect	45
Estimated reduction in revenue as result of experience rating (in millions)	⁷ \$800
Collections (in millions) ⁸	\$912
Interest (in millions)	\$130
Funds available for benefits, as of December 31 (in billions)	\$6.9

¹ Excludes data for railroads and allied groups, subject, as of July 1, 1939, to Federal Unemployment Insurance Act.

² Preliminary estimate.

³ Local office data.

⁴ Represents number of first payments.

⁵ Duration based on all beneficiaries; computed by dividing weeks compensated for all types of unemployment by the number of first payments during the year.

⁶ Represents employer contributions including voluntary contributions, as percent of taxable wages.

⁷ Preliminary estimate; excludes war-risk and voluntary contributions.

⁸ Includes collections subsequently transferred to Railroad Unemployment Insurance account.

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